

Project Title United Way Community Services IDA Partnership

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AFI Grant Amount \$450,000

Nonfederal Support \$453,334

**Project Period** September 2001 – September 2006

**Highlights** United Way Community Services Detroit is offering 190

IDAs for homeownership, microenterprise, and postsecondary education. The match rate is \$4 to \$1 for homeownership and microenterprise IDAs and \$8 to \$1 for

post-secondary IDAs. A maximum of \$1,000 in

participant savings will be matched, up to 36 months. In

addition to core training, services include crisis

management, structured planning exercises, peer support,

counseling, and credit repair.

Target PopulationMetropolitan Detroit, Michigan. Areas include

Empowerment Zones of Detroit, Smith Homes Public Housing in Brightmoor Community, Central and Rosa Parks Communities, Cities of Belleville and Inkster, Sumpter and Van Buren townships, and low income areas

of Macomb and Oakland Counties.

Grantee/Collaborative Description United Way Community Services is a nonprofit service

agency that is partnering with 12 human service and economic development partners, each of which will deliver a small number of IDAs. Partners include Goodwill Industries, YWCA, Detroit Entrepreneurship Institute, and others. Nonfederal match funds are from the

United Way and Detroit Youth Foundation. First Independence Bank and National City Bank and holding

participant IDAs and the project reserve account.